

Fig. 1

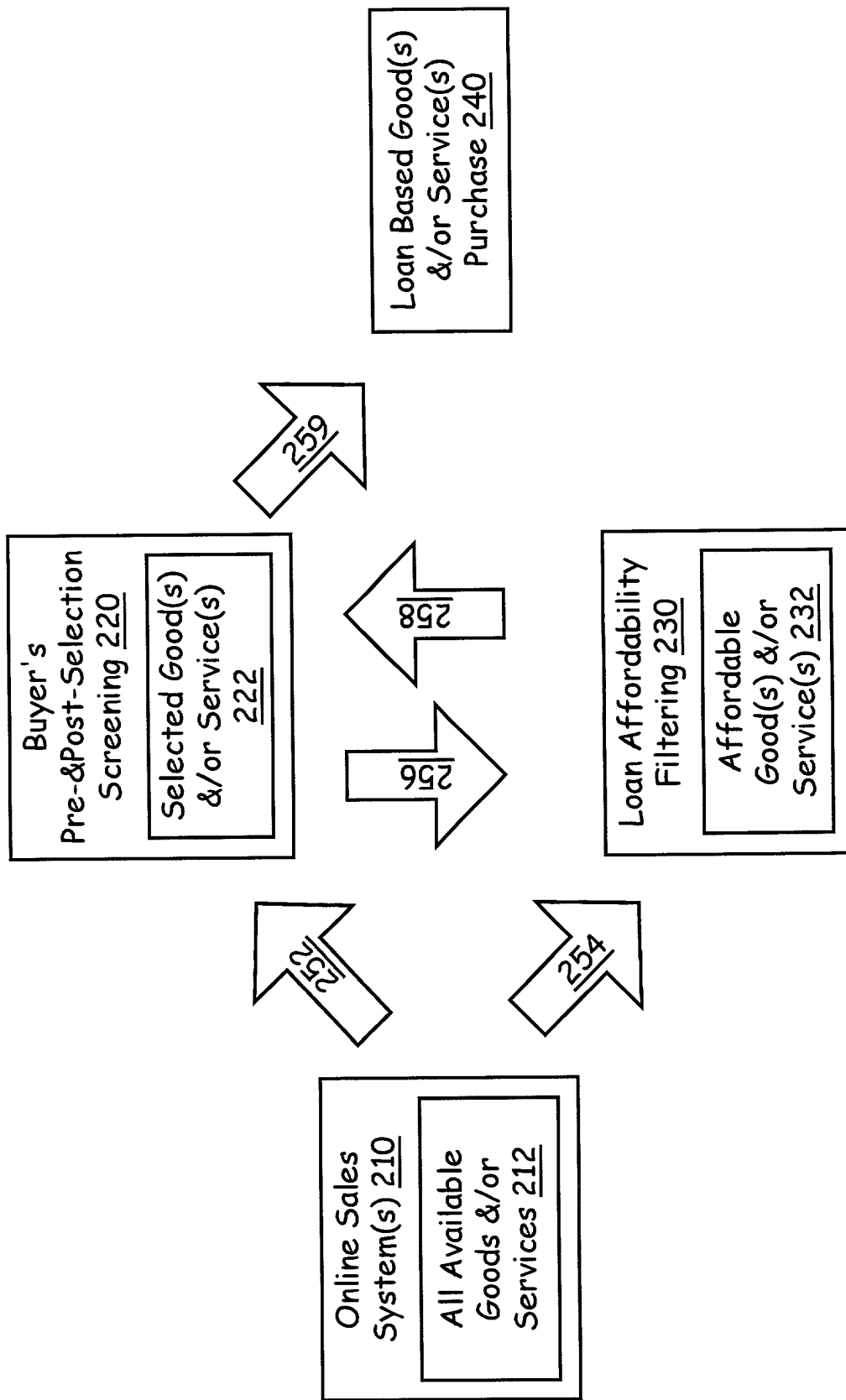


Fig. 2

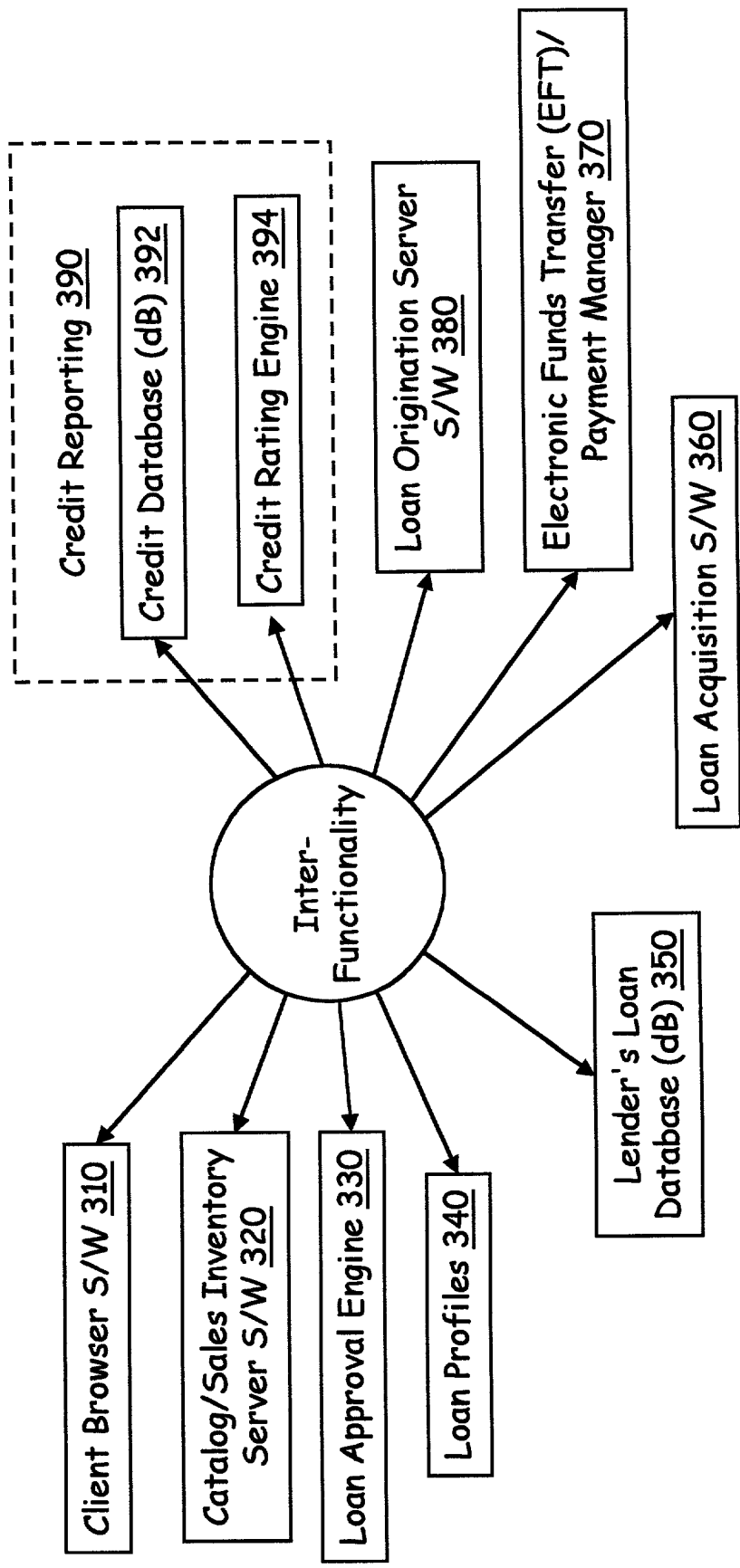


Fig. 3

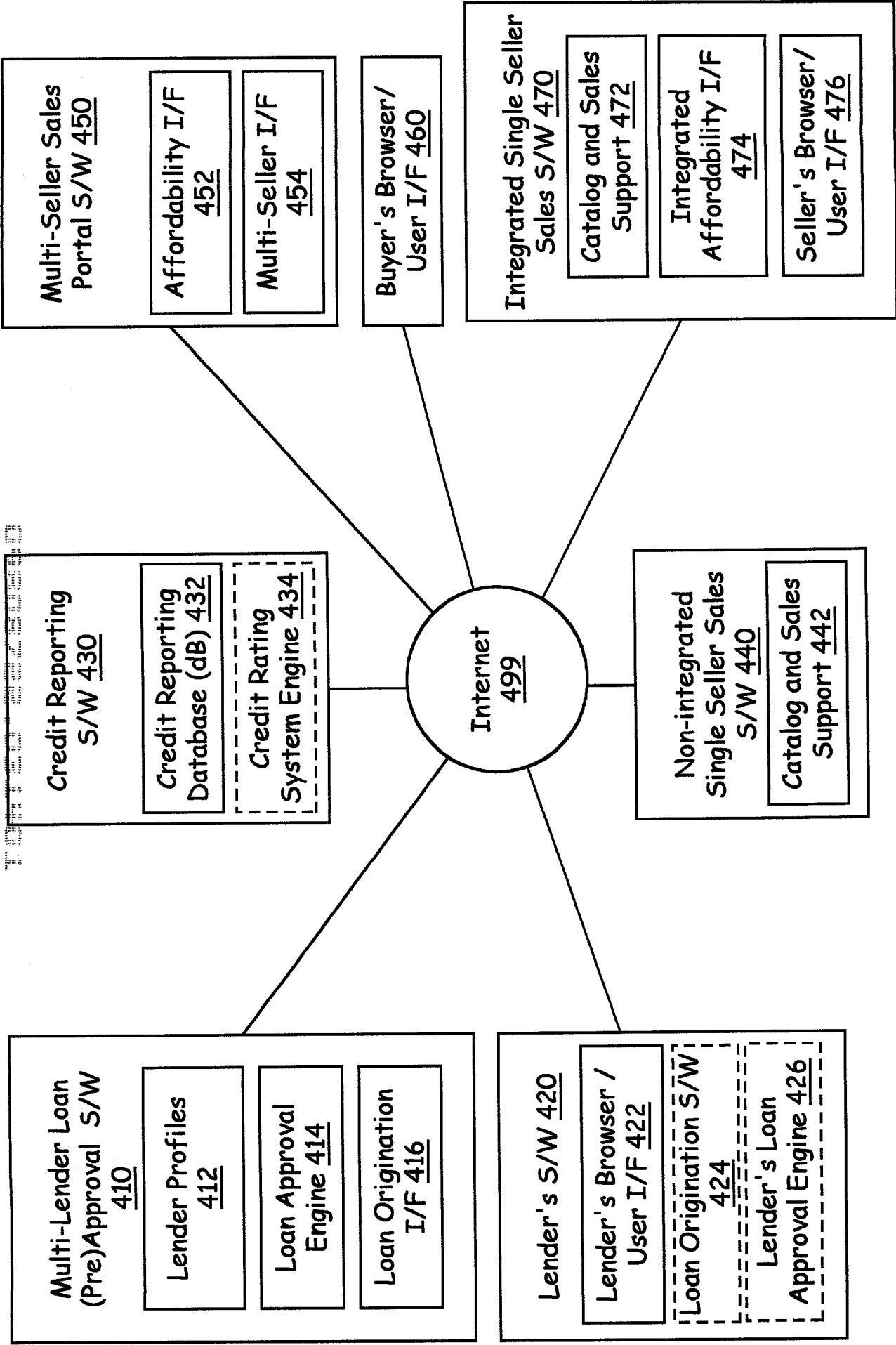


Fig. 4

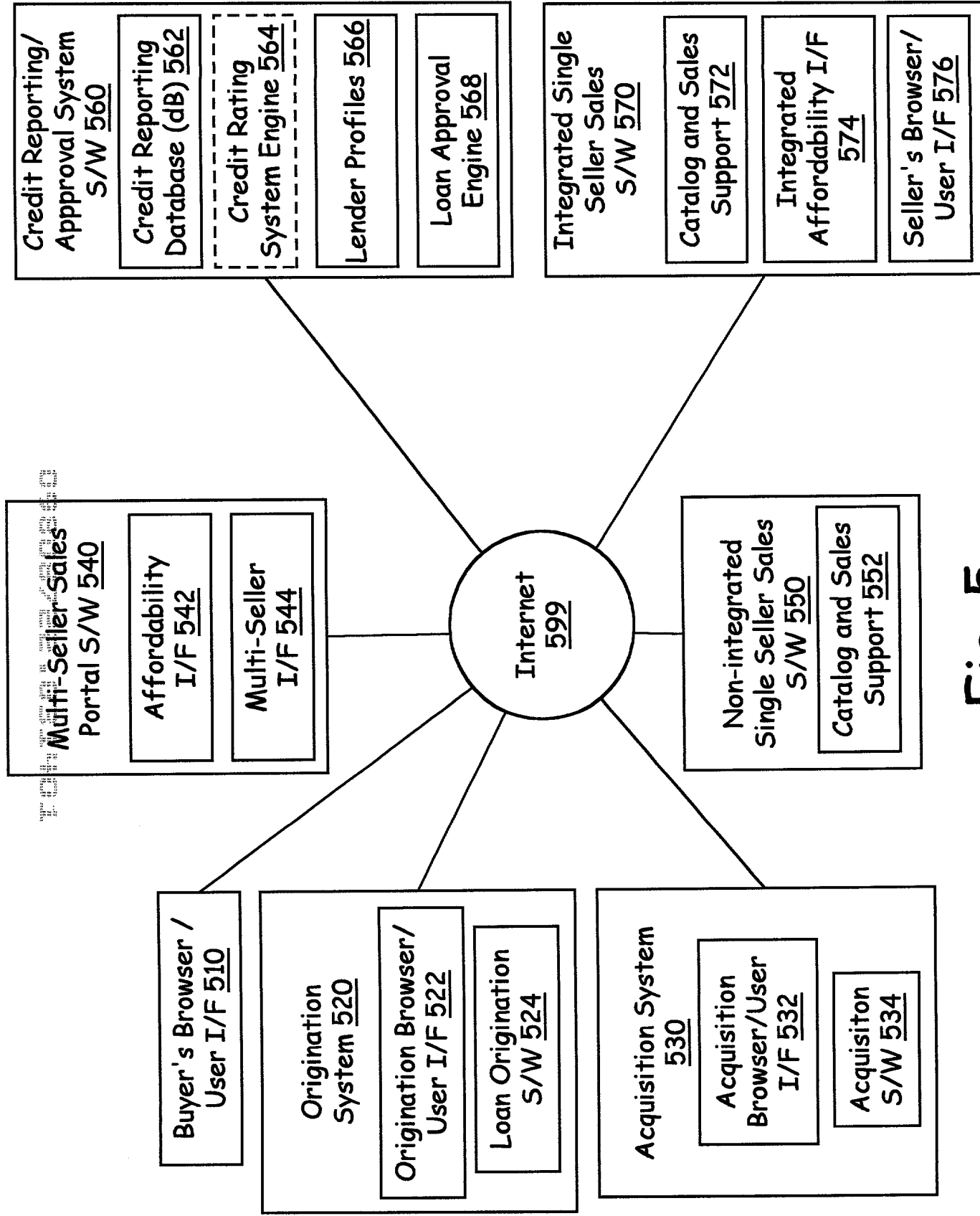


Fig. 5



FIG. 7 is a block diagram of a system architecture for a loan origination and management system. The system is centered around an Internet 799, which connects to various components. On the left, the Origination Computing System 710 includes an Origination S/W 711, an Origination I/F 712, a Remote Loan Application Entry 713, a Local Loan Application Entry 714, a Processing Engine 715, Profile Parameters 716, a Portfolio Manager 717, and a Remote Parameter Delivery 718. On the right, the Loan Affordability Computing System 750 includes an Affordability S/W 751, a Processing Engine 752, Profile Parameters A 753, Profile Parameters B 754, Profile Parameters N 755, a Remote Parameter Retrieval 756, an Origination I/F 757, and a Credit Rating System I/F 758. Below the Internet 799, there is a Client Computer 730 with a Browser/User I/F 732, and a Lender's System(s) 740. The Lender's System(s) 740 is connected to the Credit Reporting Service 720, which includes a Rating System Engine 722, Sales Category Consideration 724, and Requested Format Consideration 726. The Lender's System(s) 740 is also connected to the Web Sales Site 760, which includes an Affordability I/F S/W 762, Pricing System Integration 764, and Purchase Completion Integration 766.

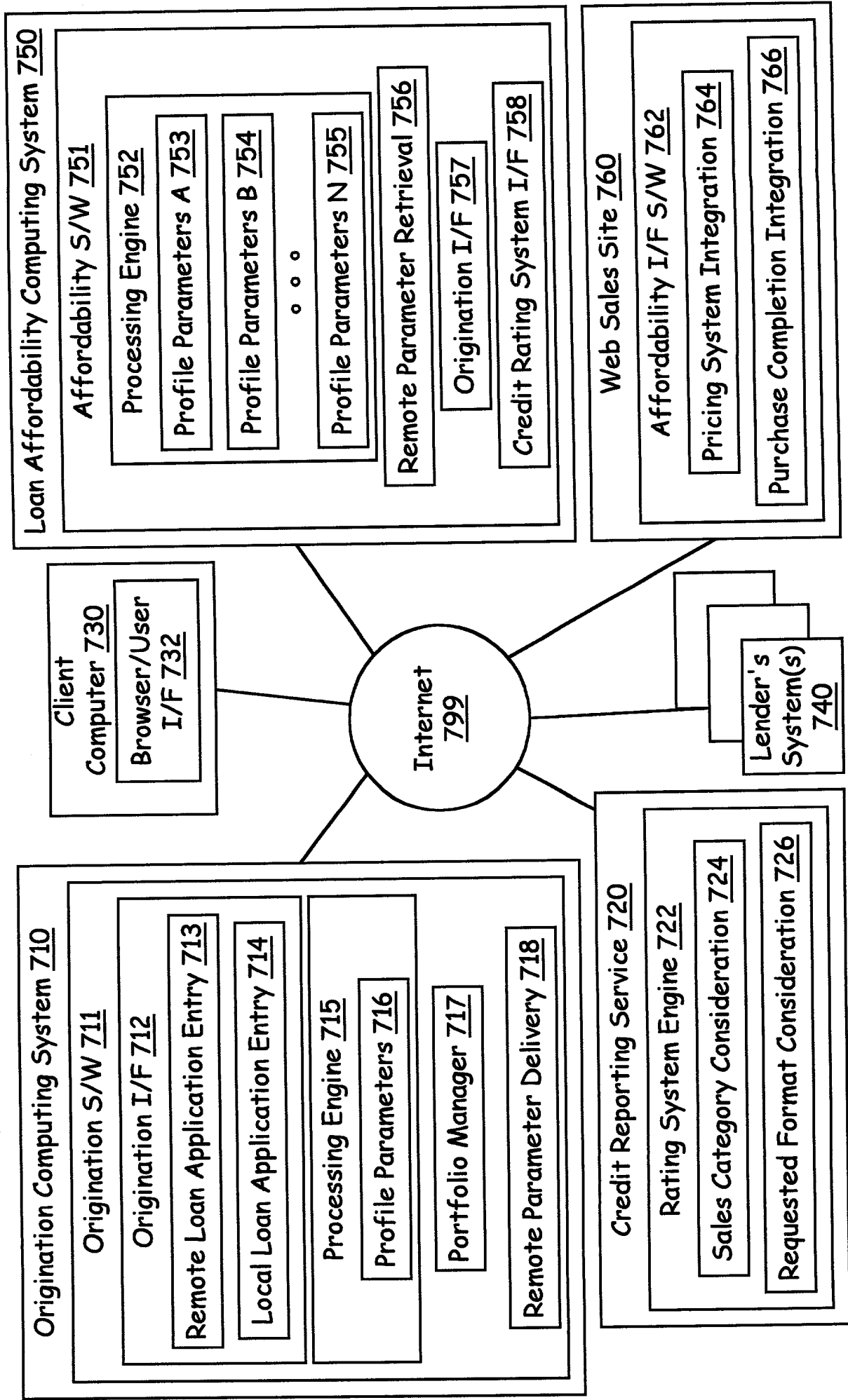


Fig. 7

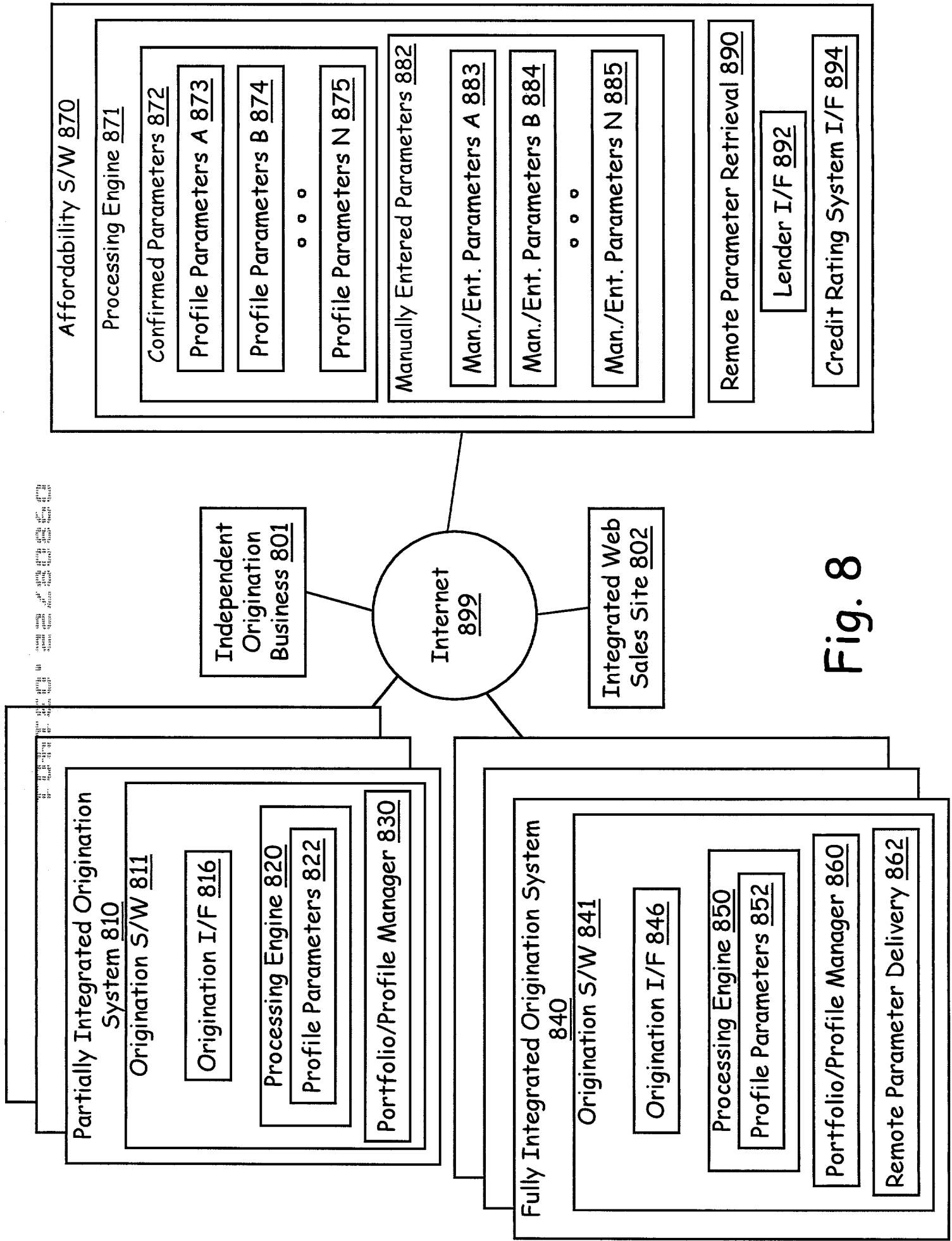


Fig. 8



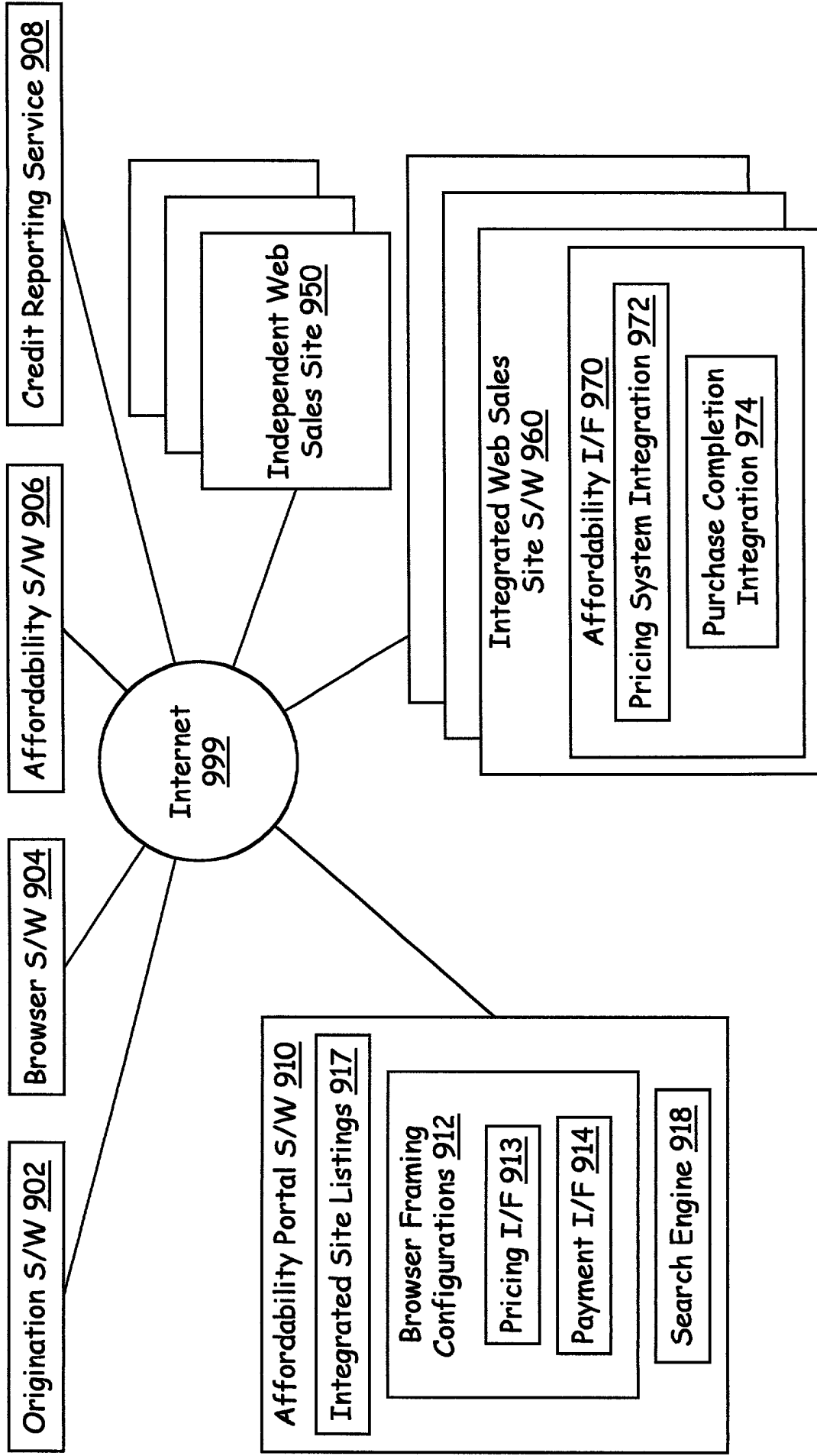


Fig. 9

FIG. 10 is a flowchart illustrating a process for loan qualification and delivery.

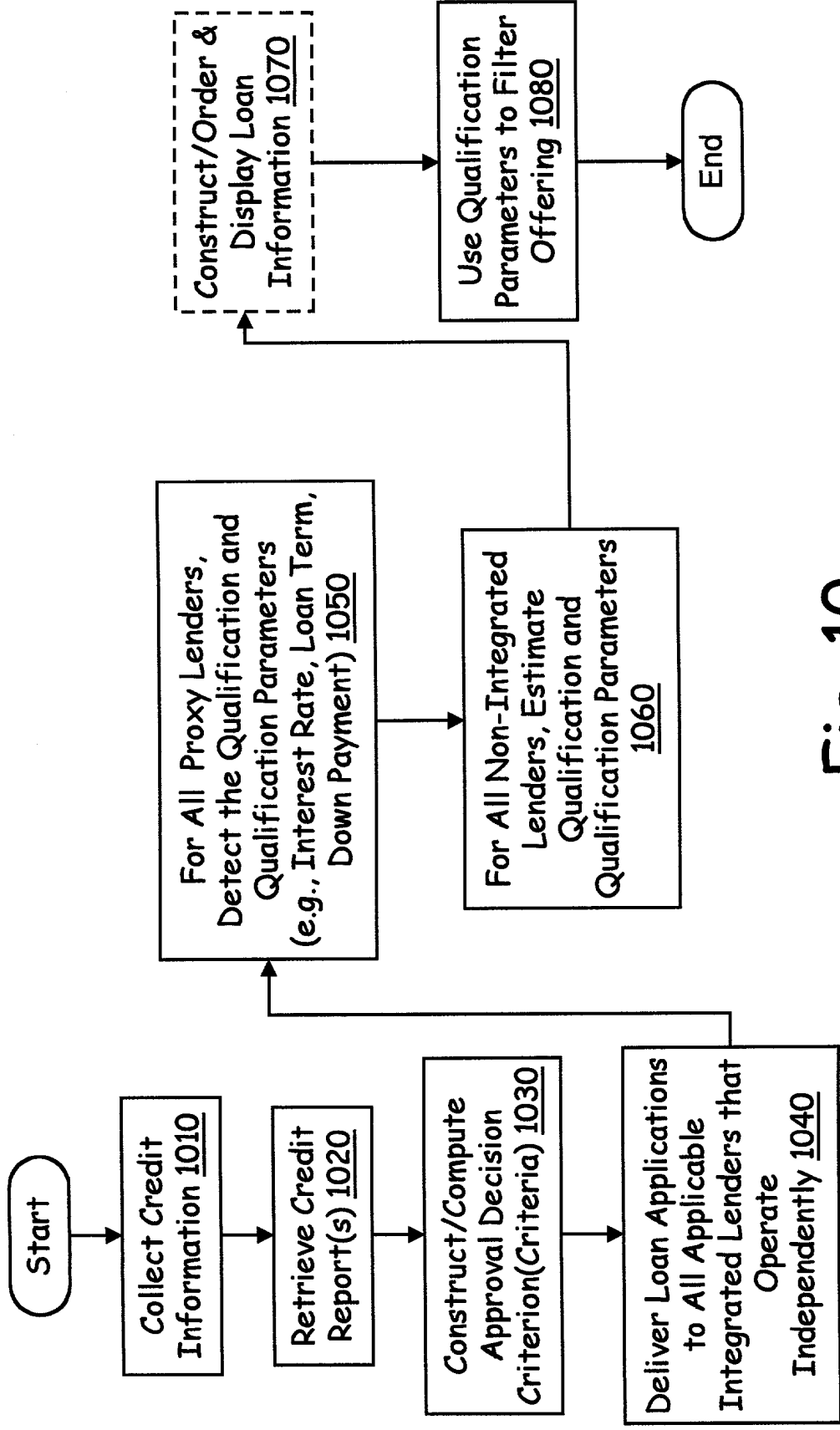


Fig. 10

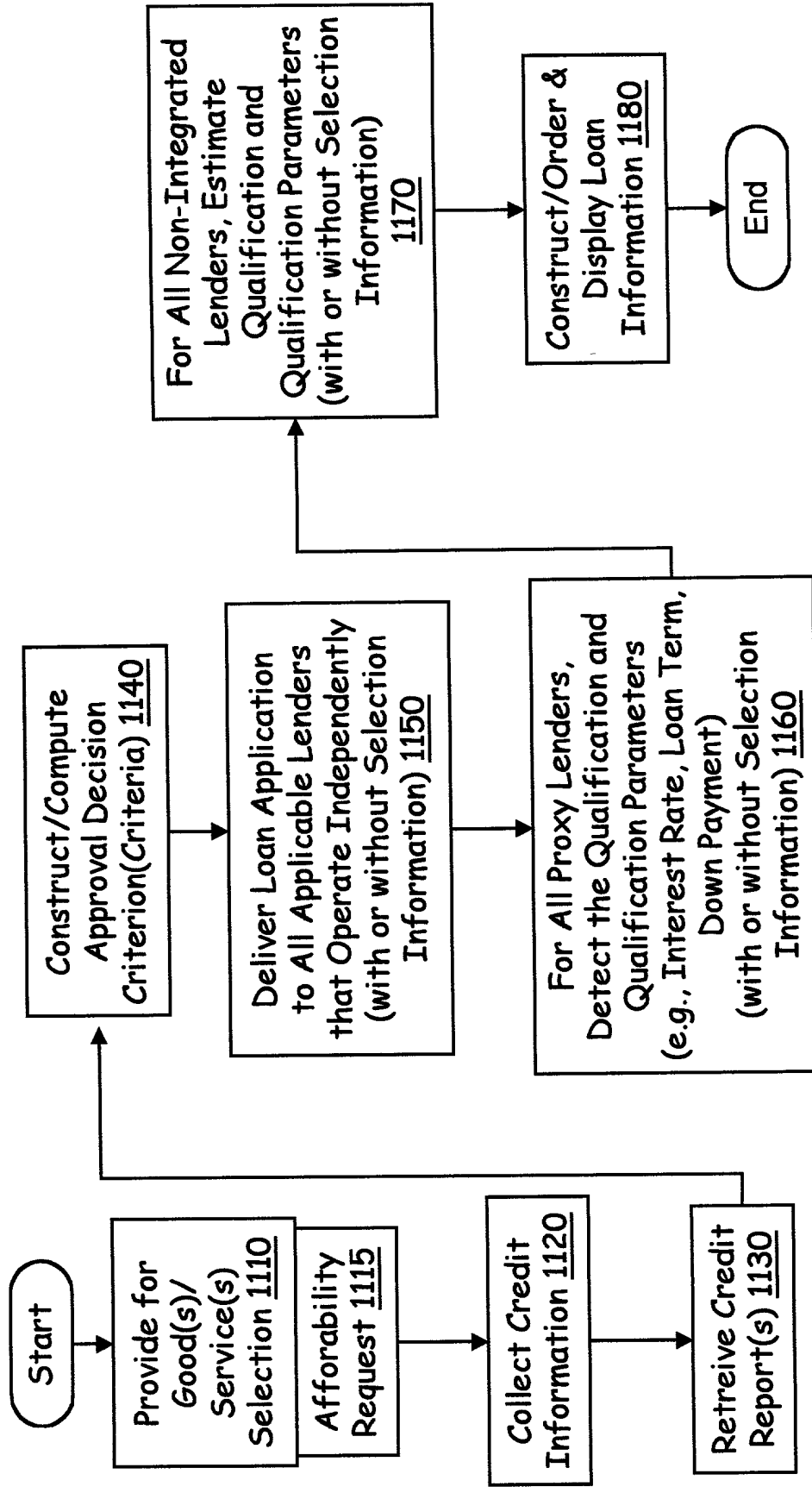


Fig. 11

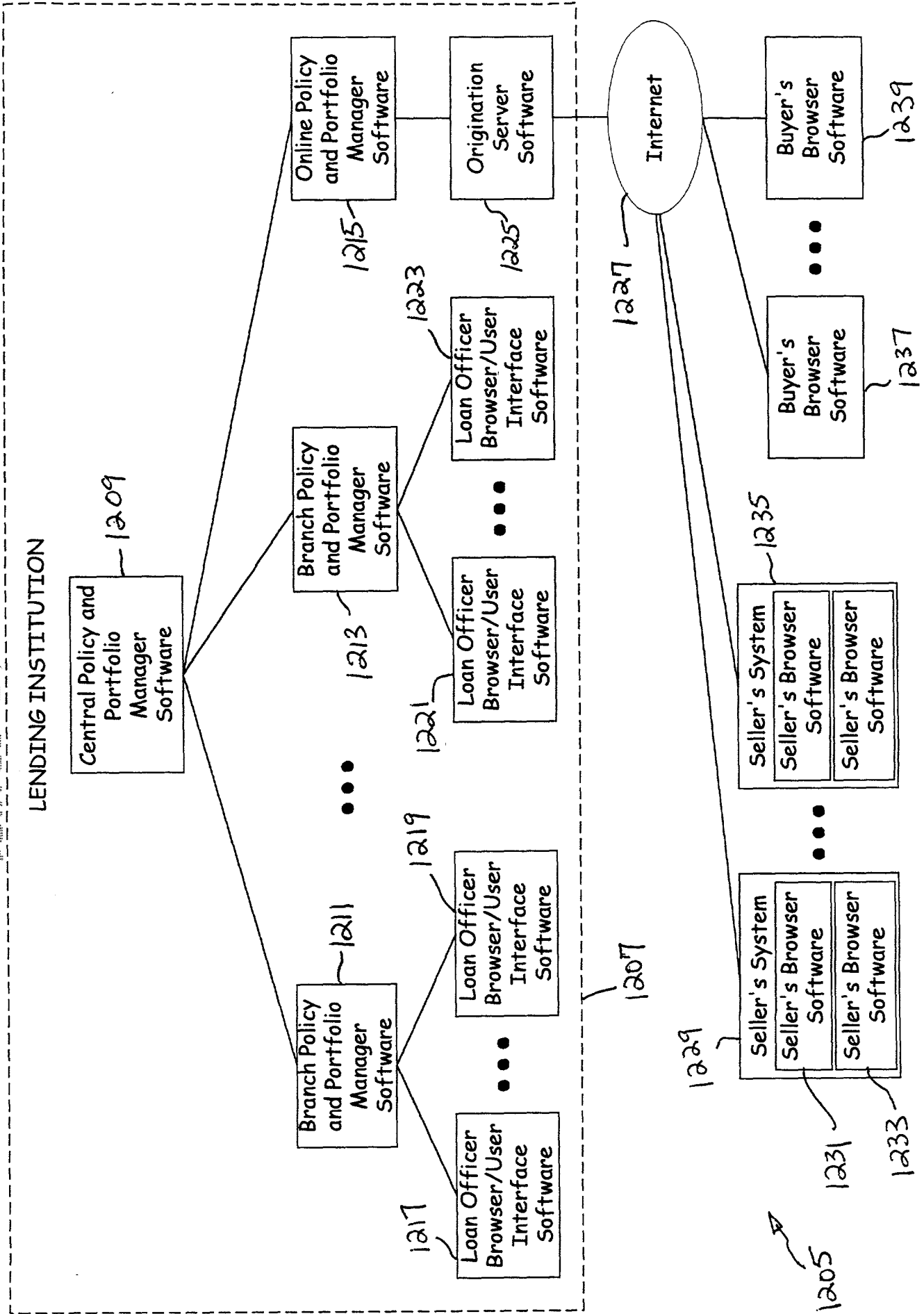


Fig. 12

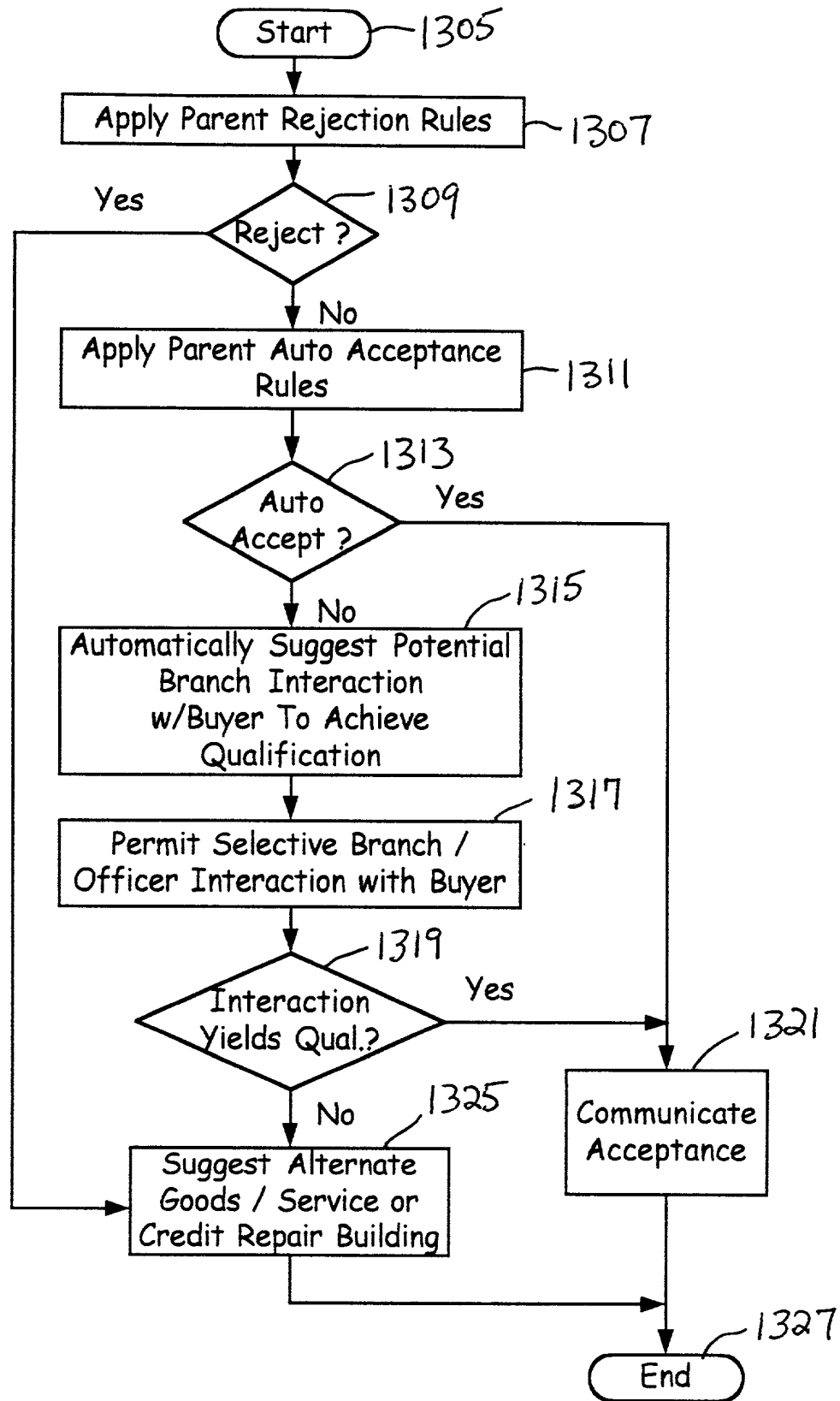


Fig. 13

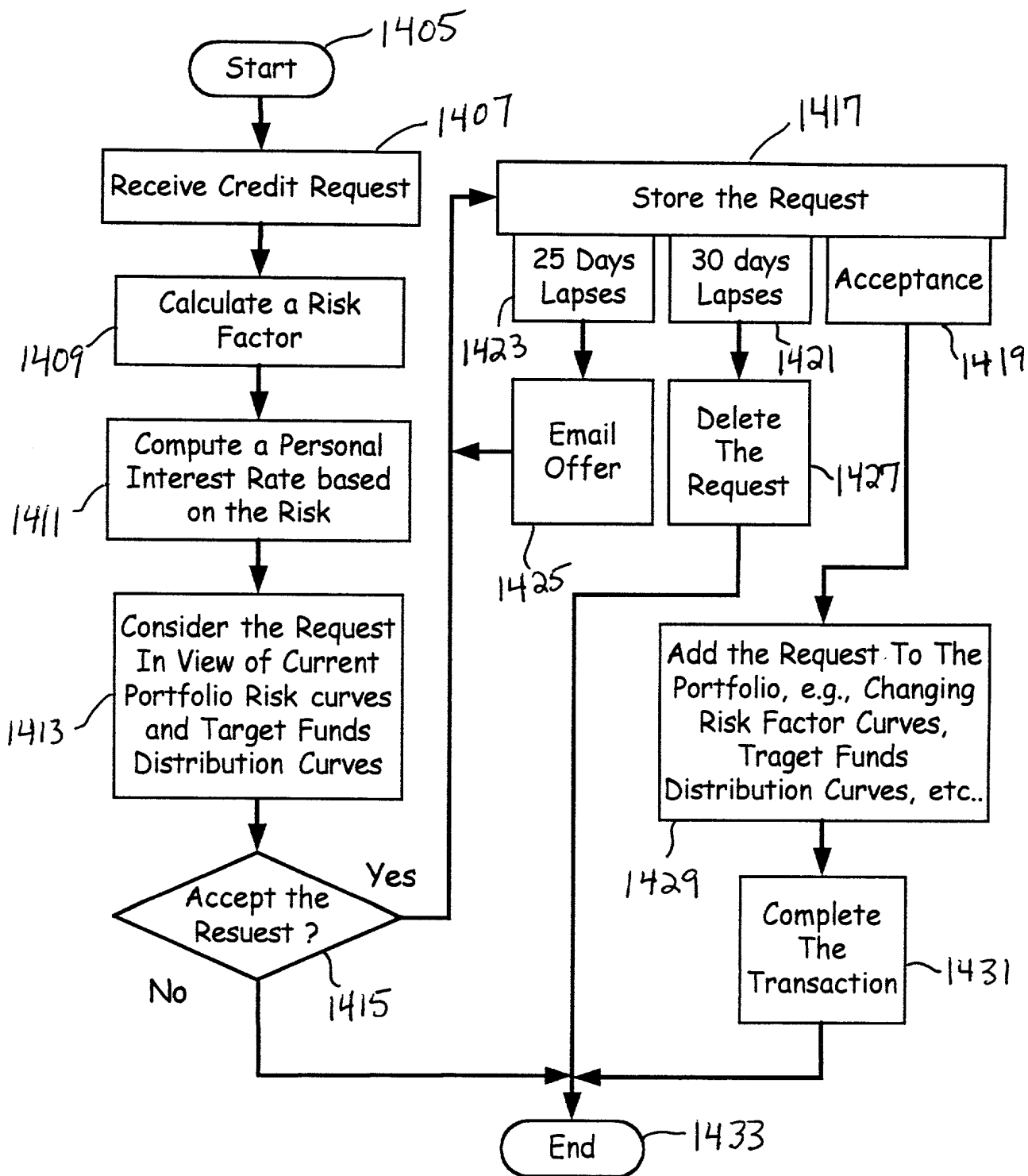


Fig. 14

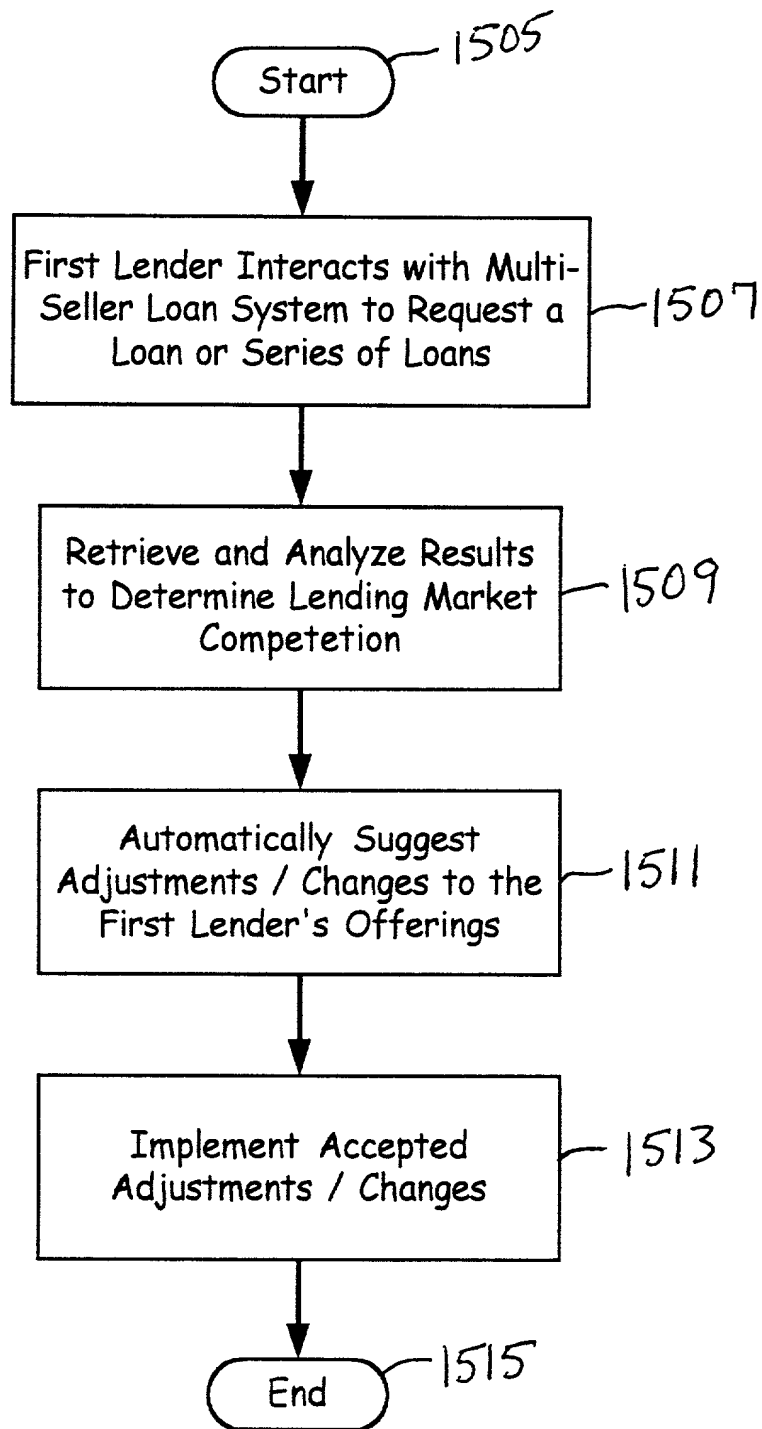


Fig. 15

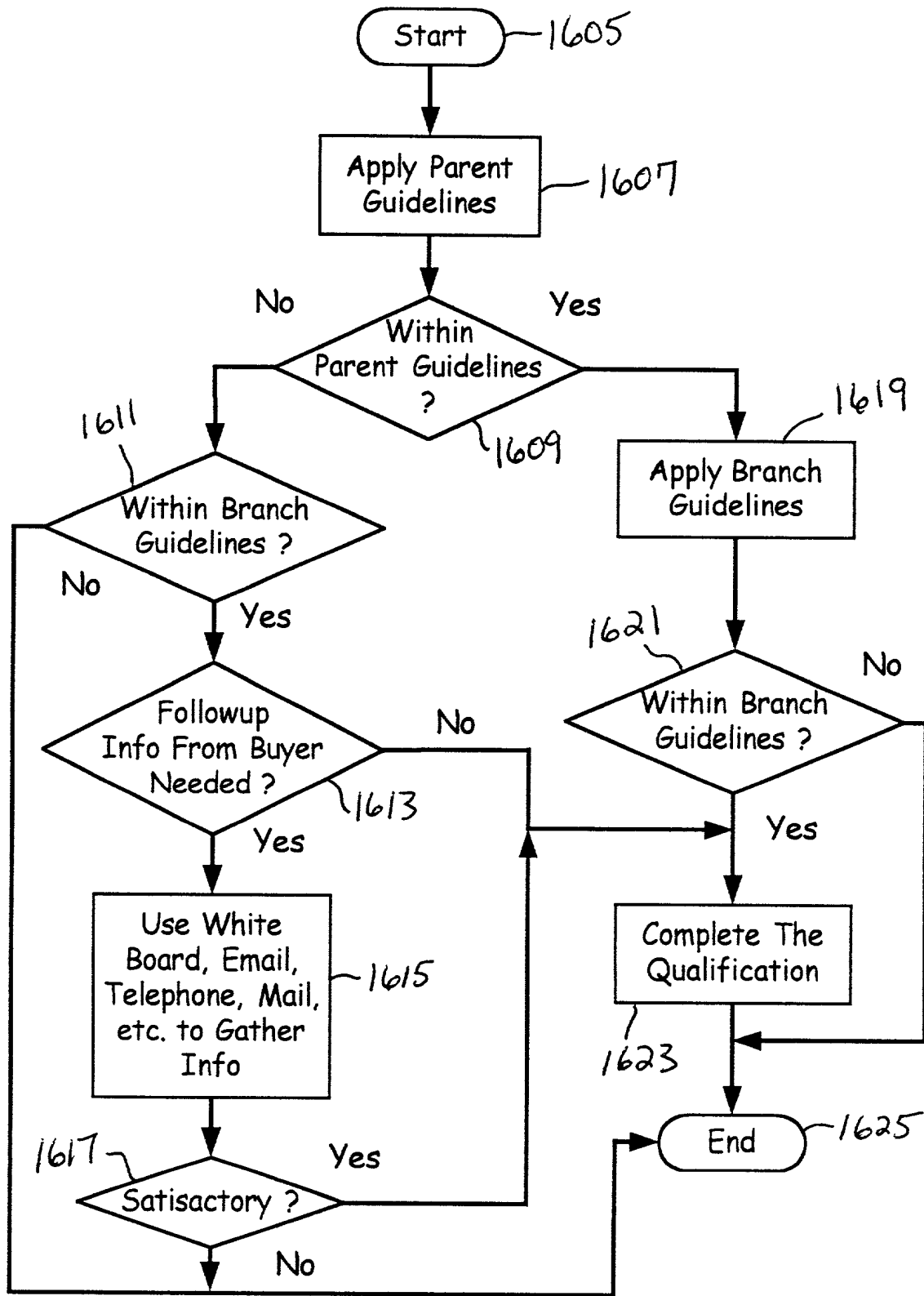


Fig. 16



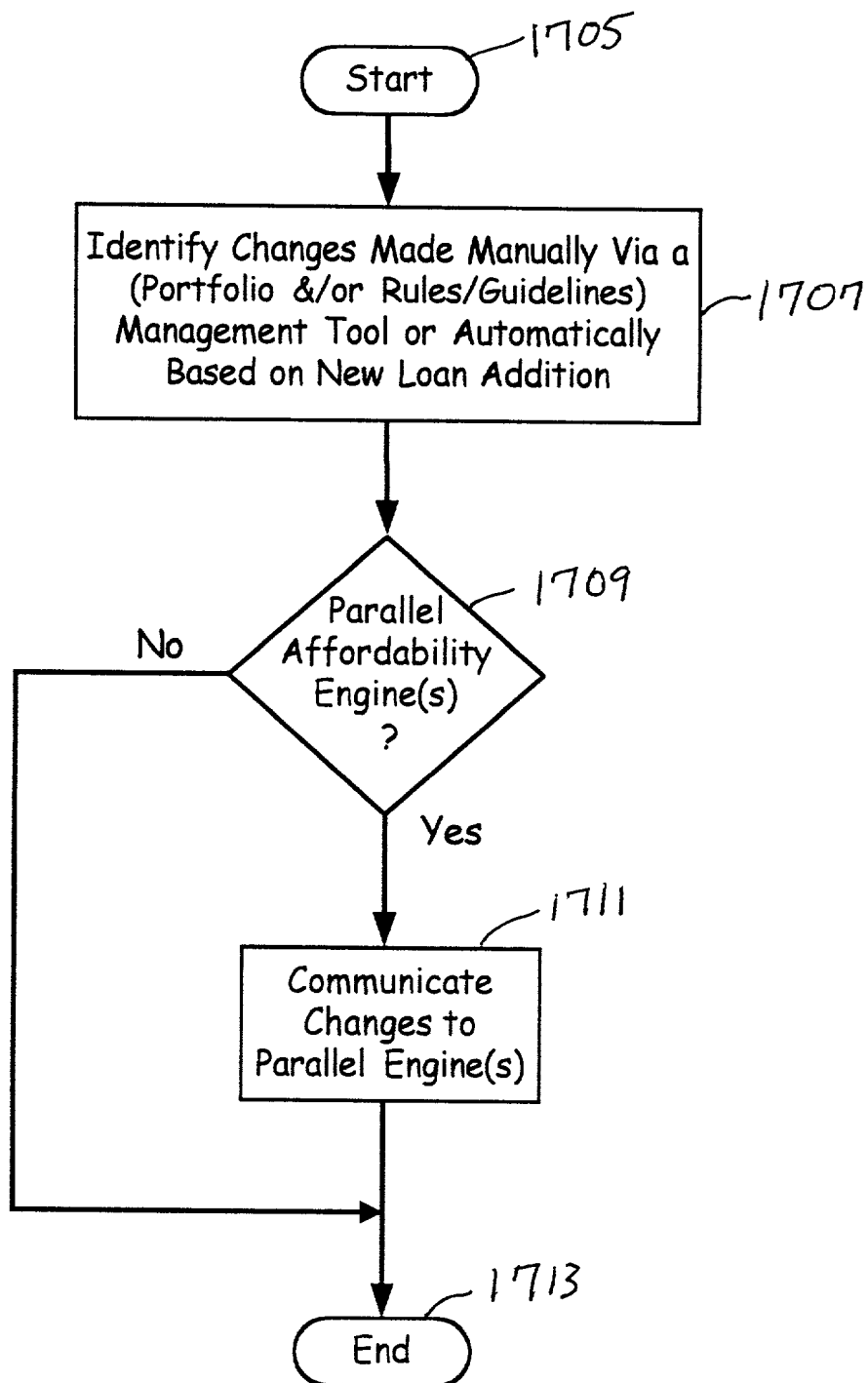


Fig. 17

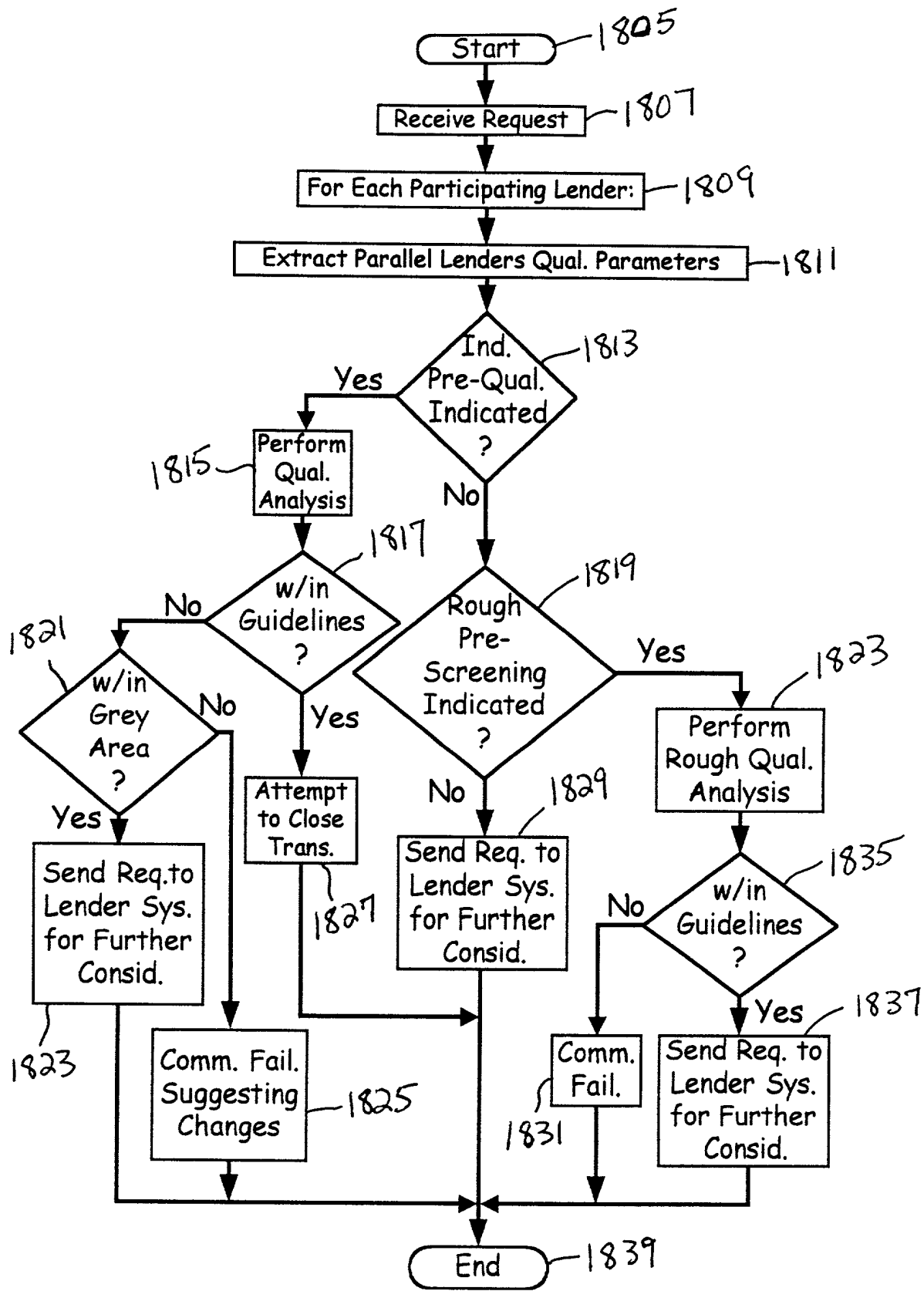


Fig. 18

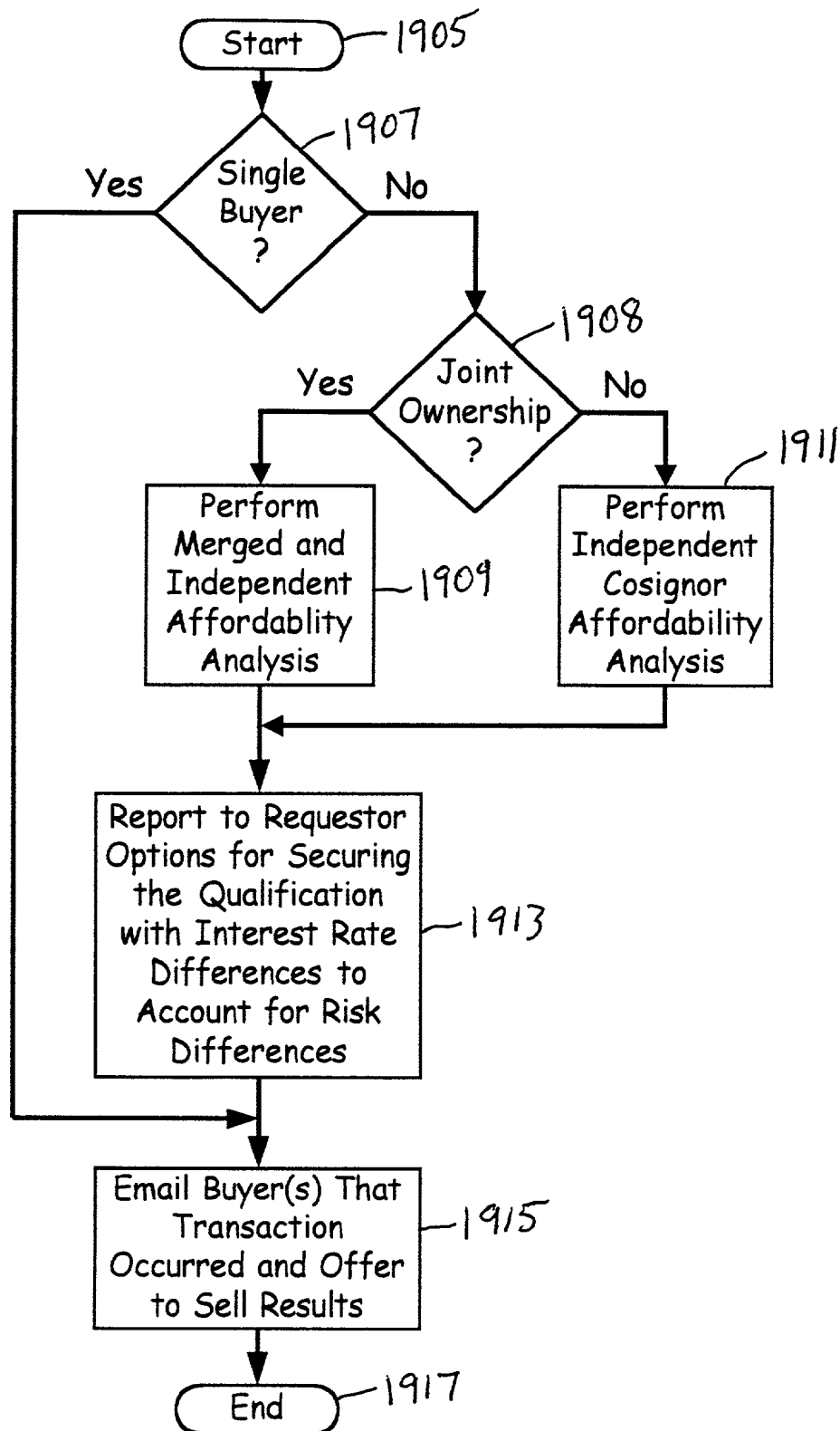


Fig. 19

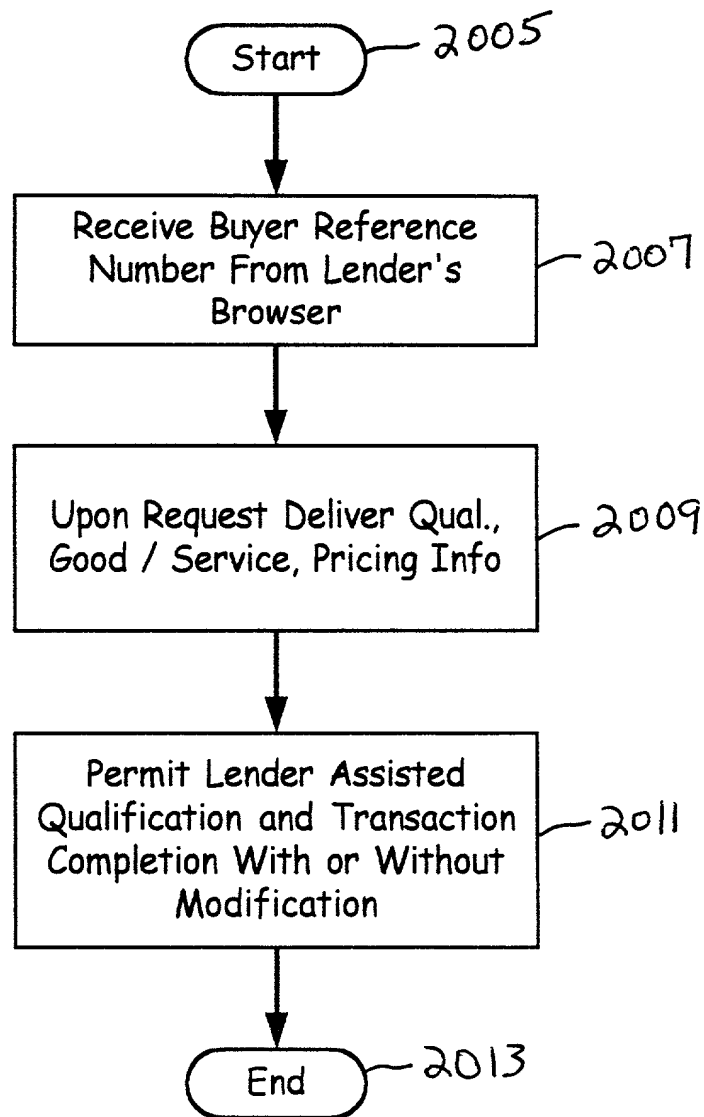


Fig. 20